# United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 23-02125-HWV Randall Lane Johnson Chapter 7

Patricia Ann Johnson

Debtors

# CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Jan 02, 2024 Form ID: 318 Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recipi ID Recipient Name and Address

db/jdb + Randall Lane Johnson, Patricia Ann Johnson, 29 E. Orange Street, Shippensburg, PA 17257-1927

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b> 5567007	_	Notice Type: Email Address - EDI: TSYS2	Date/Time	Recipient Name and Address
			Jan 03 2024 00:21:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
5567008	+	Email/PDF: creditonebknotifications@resurgent.com	Jan 02 2024 19:22:40	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5567009	4	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 02 2024 19:22:40	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
5567010	+	- Email/Text: nsm_bk_notices@mrcooper.com	Jan 02 2024 19:23:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
5567011	+	- EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank/Climate Select, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5568415	4	Email/Text: bncgeneral@evanspetree.com	Jan 02 2024 19:23:00	TD Bank, N.A., successor in interest to TD Auto Fi, c/o Jacob Zweig, Esq., EVANS PETREE PC, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445
5567012	4	EDI: LCITDAUTO	Jan 03 2024 00:21:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
5567013	4	Email/Text: bankruptcy@bbandt.com	Jan 02 2024 19:23:00	Truist, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 85092, Richmond, VA 23286-0001
5567014	4	Email/Text: bankruptcy@bbandt.com	Jan 02 2024 19:23:00	Truist Bank, Po Box 849, Wilson, NC 27894-0849

TOTAL: 9

# BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name Email Address

Jacob Zweig

on behalf of Creditor TD Bank N.A., successor in interest to TD Auto Finance LLC jzweig@evanspetree.com,

bfox@evanspetree.com

Michael Patrick Farrington

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmllawgroup.com

Nicholas G. Platt

on behalf of Debtor 2 Patricia Ann Johnson ngp@mooney4law.com plattnr61895@notify.bestcase.com

Nicholas G. Platt

on behalf of Debtor 1 Randall Lane Johnson ngp@mooney4law.com plattnr61895@notify.bestcase.com

Steven M. Carr

stevecarr 8@comcast.net: pa 31@ecfcb is.com; debclick@comcast.net; jess macek 1@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

# Information to identify the case: Debtor 1 Randall Lane John

Randall Lane Johnson

First Name Middle Name Last Name

Debtor 2

Patricia Ann Johnson

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:23-bk-02125-HWV

Social Security number or ITIN xxx-xx-4455

EIN \_\_-\_\_\_

Social Security number or ITIN xxx-xx-5414

EIN \_\_-\_\_\_

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Randall Lane Johnson

Patricia Ann Johnson aka Patti Johnson

By the court:

1/2/24

Henry W. Van Eck, Chief Bankruptcy Judge

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## **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Official Form 318

**Order of Discharge** 

page 1

## Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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